



Property & Casualty

Top 40 writers
An index of 100 is considered average

Company	1998-00 Index
Ace Property And Casualty Ins Co	8
Allstate Indemnity Company	167
Allstate Insurance Company	214
American Automobile Insurance Co	3
American Economy Insurance Co	76
American Family Mutual Ins Co	114
American National P&C	188
American Standard Ins Co Of Wisc	164
American States Insurance Company	62
Automobile Club Inter-Ins Exchange	176
Cameron Mutual Insurance Company	117
Cincinnati Ins Co	42
Columbia Mutual Insurance Co	121
Continental Casualty Company	24
Continental Insurance Company	72
Farm Bureau Town & Country Ins Co	134
Farmers Insurance Company Inc	109
Federal Insurance Company	6
Federated Mutual Insurance Company	52
Fire Insurance Exchange	144
Firemans Fund Insurance Company	30
Hartford Fire Insurance Company	48
Hartford Underwriters Insurance Co	260
Liberty Mutual Fire Insurance Co	70
Mid Century Insurance Company	121
Missouri Employers Mutual Ins Co	17
National Union Fire Ins Co Of Pittsburgh	10
Progressive Classic Insurance Co	191
Progressive Northwestern Ins Co	291
Reliance Insurance Company	54
SAFECO Insurance Co Of America	86
Shelter Mutual Insurance Co	93
St Paul Fire & Marine Insurance Co	28
State Farm Fire And Casualty Co	71
State Farm Mutual Automobile Ins Co	73
Transportation Insurance Company	34
Travelers Indemnity Co Of Illinois	27
United Fire And Casualty Company	33
United Services Automobile Assn	51
Vanliner Insurance Company	34



Life & Annuity

Top 40 writers
An index of 100 is considered average

Company	1998-00 Index
Aid Association For Lutherans	11
Allstate Life Insurance Company	59
American Family Life Insurance Co	59
Berkshire Hathaway Life Ins Co Of NE	0
Business Mens Assurance Co Of Am	13
Connecticut General Life Ins Co	25
Equitable Life Assur Society Of The US	29
Farm Bureau Life Ins Co Of Missouri	52
First Colony Life Insurance Company	76
Ge Life And Annuity Assurance Co	16
General American Life Insurance Co	39
Glenbrook Life And Annuity Company	4
Hartford Life Insurance Company	23
IDS Life Insurance Company	6
Jackson National Life Insurance Co	45
Jefferson Pilot Financial Insurance Co	59
Jefferson Pilot Life Ins Co	21
John Hancock Life Insurance Company	226
LifeUSA Insurance Company	129
Lincoln Benefit Life Company	12
Lincoln National Life Insurance Co	59
Manufacturers Life Ins Co (U.S.A.)	10
Massachusetts Mutual Life Ins Co	38
Metropolitan Life Insurance Company	104
Minnesota Life Insurance Company	23
New York Life Ins & Annuity Corp	11
New York Life Insurance Company	46
Northwestern Mutual Life Ins Co	12
Pacific Life Insurance Co	13
Phoenix Home Life Mutual Ins Co	24
Primerica Life Insurance Company	151
Principal Life Ins Co	52
Prudential Insurance Co Of America	190
Shelter Life Insurance Co	44
Standard Insurance Company	58
State Farm Life Insurance Company	20
Transamerica Occidental Life Ins Co	47
United Of Omaha Life Ins Co	63
Unum Life Ins Co Of America	45
Western Southern Life Assurance Co	43



Accident & Health

Top 40 writers
An index of 100 is considered average

Company	1998-00 Index
Aetna Life Insurance Company	184
AFLAC	73
American Family Mutual Ins Co	95
American Republic Insurance Company	108
Bankers Life And Casualty Company	102
Blue Cross & Blue Shield Of KC	63
Central Reserve Life Insurance Co	330
Combined Insurance Co Of America	123
Connecticut General Life Ins Co	118
Continental Assurance Company	25
Continental Casualty Company	96
Cox Health Systems Insurance Co	109
Employers Health Insurance Company	83
Equitable Life & Casualty Ins Co	57
Fortis Benefits Insurance Company	104
Fortis Insurance Company	101
General American Life Insurance Co	86
General Electric Capital Assur Co	17
Guardian Life Insurance Co Of America	48
Healthy Alliance Life Insurance Co	111
Humana Insurance Company	161
J C Penney Life Insurance Company	143
John Alden Life Insurance Company	173
Kansas City Life Insurance Co	10
Metropolitan Life Insurance Company	124
Mutual Of Omaha Insurance Company	109
National Union Fire Ins Co Of Pittsburgh	2
New York Life Insurance Company	44
Physicians Mutual Insurance Company	119
Pioneer Life Insurance Company	338
Principal Life Ins Co	54
Prudential Insurance Co Of America	66
State Farm Mutual Automobile Ins Co	17
Trustmark Insurance Company	72
United American Insurance Company	276
United Healthcare Insurance Company	25
United Of Omaha Life Ins Co	55
United Wisconsin Life Insurance Co	193
Unum Life Ins Co Of America	55
Vision Service Plan Insurance Co	0



Health Maintenance Organizations (HMOs)

All commercial carriers
(no Medicaid and Medicare enrollees)
An index of 100 is considered average

Company	1998-00 Index
CIGNA Healthcare Of Ohio Inc	333
CIGNA Healthcare Of St Louis Inc	149
Community Health Plan	200
Coventry Health Care Of Kansas Inc	161
Cox Health Systems HMO Inc	111
Firstguard Health Plan Inc	18
Good Health HMO Inc DBA Blue-Care	53
Group Health Plan Inc	117
Health Partners Of The Midwest	122
Healthlink HMO Inc	92
Healthnet Inc	93
HMO Missouri Inc DBA Blue Choice	123
Humana Health Plan Inc	163
Humana Kansas City Inc	103
Kaiser Foundation Health Plan Of KC	54
Mercy Health Plan/Mo DBA Premier	78
Missouri Advantage LLC	322
Prudential Health Care Plan Inc	152
Trisource Healthcare Inc DBA Blue-Adv.	49
United Healthcare Of The Midwest Inc	72
US Healthcare Inc DBA Aetna USA	67

To file a complaint or ask
questions about lines of
insurance or agents, brokers
and insurers, contact

MDI Consumer Hotline:
1-800-726-7390



MDI Complaint Index

MDI encourages consumers to use the complaint index as a “tiebreaker” in choosing an insurance policy — after carefully considering individual insurance needs, benefits, premium costs, service and other factors in your purchasing decision.

The complaint index measures how many consumer complaints the Missouri Department of Insurance received from 1998 to 2000 relative to the amount of business a specific company wrote in Missouri. The index is based on all complaints received for that type of policy.

The higher the index number, the worse the complaint record:

- **100 percent** means that the department received the normally expected number of complaints about that company.
- **99 percent or less** indicates the company was the subject of less than the normally expected number of complaints.
- **More than 100 percent** shows the department received more than the normally expected number of complaints about that company.

The 2001 MDI Consumer Complaint Guide covers only the highest-volume companies writing insurance in Missouri. If you need complaint information on another insurer, contact the MDI Consumer Hotline.

Financial Ratings

The MDI Consumer Hotline — 1-800-726-7390 — provides information on whether a company is in good standing in Missouri and how the A.M. Best Co. rates the financial strength of up to three insurers.

You may also contact the department’s headquarters and regional offices for the same information:

St. Louis: 314-340-6830
Kansas City: 816-889-2381
Jefferson City: 573-751-2640
TDD: 573-526-4536

Homeowners, Farmowners & Fire

Top 40 writers
An index of 100 is considered average

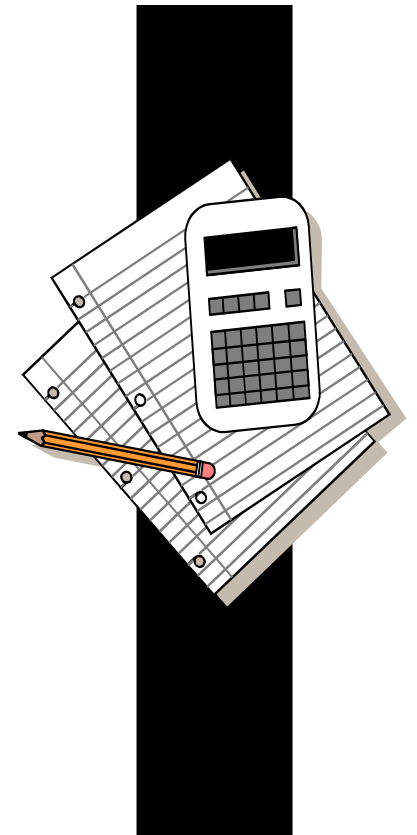
Company	1998-00 Index
Allied Property & Casualty Ins Co	110
Allstate Insurance Company	116
American Family Mutual Ins Co	82
American National Property & Casualty	121
American Security Insurance Company	49
American States Preferred Ins Co	39
Auto Club Family Insurance Company	96
Auto Owners Insurance Co Mutual	70
Cameron Mutual Insurance Company	105
Cincinnati Ins Co	56
Columbia Mutual Insurance Co	138
Columbia National Insurance Company	52
Commercial Union Insurance Company	181
Continental Insurance Company	91
Economy Preferred Insurance Co	80
Farm Bureau Town & Country Ins Co	99
Farmers Insurance Exchange	230
Fire Insurance Exchange	96
Firemans Fund Insurance Company	95
Foremost Signature Insurance Co	251
General Accident Insurance Company	0
Great Northern Insurance Company	0
Hartford Underwriters Insurance Co	115
Liberty Mutual Fire Insurance Co	100
Mid Century Insurance Company	129
Nationwide Mutual Insurance Company	47
Old Reliable Casualty Company	378
Pacific Indemnity Company	0
Prudential Property & Casualty Ins Co	204
SAFECO Insurance Co Of America	85
Secura Insurance A Mutual Company	176
Shelter Mutual Insurance Co	83
Standard Fire Insurance Company	66
State Auto Property & Casualty Ins Co	157
State Farm Fire And Casualty Co	59
State Farm General Insurance Co	18
United Services Automobile Association	33
USAA Casualty Insurance Company	39
Vigilant Insurance Company	0
Westchester Fire Insurance Company	0

Private Passenger Automobile

Top 40 writers
An index of 100 is considered average

Company	1998-00 Index
Allied Property & Casualty Ins Co	56
Allstate Indemnity Company	115
Allstate Insurance Company	153
Amco Insurance Company	72
American Family Mutual Ins Co	72
American National Property & Casualty	142
American Standard Ins Co Of Wisc	105
American States Preferred Ins Co	107
Automobile Club Inter-Ins Exchange	113
Cameron Mutual Insurance Company	71
Columbia Mutual Insurance Co	72
Continental Insurance Company	39
Cornerstone National Insurance Co	153
Dairyland Insurance Company	158
Farm Bureau Town & Country Ins Co	83
Farmers And Merchants Insurance Co	46
Farmers Insurance Company Inc	70
Firemans Fund Ins Co Of Missouri	31
First National Ins Co Of America	115
Gateway Insurance Company3	86
GEICO General Ins Co	159
General Accident Insurance Company	105
Government Employees Insurance Co	96
Hartford Underwriters Insurance Co	222
Liberty Mutual Fire Insurance Co	107
Mid Century Insurance Company	59
National Insurance Association	305
Progressive Casualty Insurance Co	409
Progressive Classic Insurance Co	123
Progressive Halcyon Insurance Co	86
Progressive Northwestern Ins Co	199
Progressive Specialty Ins Co	54
SAFECO Insurance Co Of America	48
Shelter General Ins Co	96
Shelter Mutual Insurance Co	54
State Farm Fire And Casualty Co	23
State Farm Mutual Automobile Ins Co	48
Traders Insurance Company	422
United Services Automobile Association	36
USAA Casualty Insurance Company	52

2001 Consumer Complaint Guide



Missouri Department of Insurance
August 2001
Scott B. Lakin, Director